The Credit and Intereſt of *Great Britain* conſider'd,

Or the **Way** to **Live** above **Want**;

WHEREIN

Temperance is commended for her *Decency*, and being *Provident*.

What is the Thing our Natures do require,
But *Food* & *Raiment*, *Houſe-room*, and ſome *Fire?*
Of all ſuch things by ſearching Nature's Store,
There is enough to ſerve our Turns, and more.
What is that Thing which in the World is wanting,
And yet with ſome there's many things go ſcanting;
Who may in juſtice truly charge a Bill
Againſt themſelves, for pleaſing of their Will:
For if the Faſhions of the World we follow,
Our open Throat much Subſtance ſoon will ſwallow.

Above all Want if thou would'ſt live and die,
Some honeſt Way of Labour thou muſt ſpy,
Which being found, with Care therein proceed;
There's ſeldom Want, where Men do ſtrive indeed:
If Land thou haſt, the ſame with Labour till,
That thou thy Barns with Store thereby may'ſt fill:
In Labour hard let none deny to ſhare;
The idle Sort are oft caught in a Snare
If honeſt Labour thou doſt daily follow,
The Fruits thereof thou wilt forbear to ſwallow.

And if by Labour thou doſt find Increaſe,
Provide a Store againſt thy Strength doth ceaſe;
If to thy ſelf thou doſt but prove ſo kind,
As Age comes on thou wilt much Comfort find.
If Country farmers careful be, they'll thrive;
And ſo may ſuch who Trade in Towns do drive:
But Citizens oft reap a ſlender Crop,
For that the *Tavern* ſtands too near the *Shop*;
And ſuch as do that coſtly Liquor follow,
In little time a good Eſtate may ſwallow.

Be diligent whilſt you ſome Subſtance have;
When all is gone, 'twill be too late to ſave;
What Nature wants, let Care always ſupply,
Not with a waſteful Hand, or greedy Eye.
A careful Man, whoſe Wages is but ſmall,
Unto Decay is ſeldom known to fall:
For ſuch as labour, both with Heart and Hand,
For want of Work, do ſeldom Idle ſtand;
And all that do their Labour duly follow,
Will learn to ſave what others lightly ſwallow.

If Men and Women careful were to ſave,
Few would be forc'd from others for to crave.
'Tis too much waſte, that after bringeth Want,
And makes our Subſtance to grow very ſcant.
To Men and Women, this Advice I give,
If you in Credit all your Days would live,
Above your ſelves O never ſtrive to go,
Leſt to your ſelves you prove a fatal Foe:
For if the Faſhions of this World you follow
Exceſſively, much Subſtance you will ſwallow.

May I not ſay without deſerved Blame,
The Country Wife exceeds the City Dame?
I will not ſay, in Garbs and coſtly Tire,
For then indeed my Words ye might admire:
They both do mind what ſome do *Credit* call,
Which very hard on Citizens do fall;
Though Trade be ſmall, and Rents exceeding high,
The thing call'd *Credit* muſt by no means die:
To keep up which, all Faſhions they will follow,
Till Faſhions ſometimes all their Credit ſwallow.

A Lofty Houſe ſome dearly love to ſee,
With Furniture that therewith doth agree:
A Table ſpread, with Dainties of all kind,
And Gueſts agreeing to their lofty mind;
Which Houſe is ſhewn, with all the Rich Attire,
The Gueſts pretend the ſame for to admire;
From them Applauſes you ſhall never lack,
Which doth invite the other Glaſs of Sack:
Glaſs after Glaſs for Credit ſake ſhall follow,
And every Glaſs their Subſtance helps to ſwallow.

All this at Home, but when they go Abroad,
They ſee new Faſhions of the A-la-mode;
Theſe they will have, whatever it may coſt,
To keep up Credit, leſt it ſhould be loſt:
They'll have fine Knacks, themſelves to amplify,
Which rather ſerves to pleaſe another's Eye,
To gain vain Praiſe which like a Bubble dies;
Alas! from Praiſe, what Profit doth ariſe?
And yet for Praiſe, all Faſhions they will follow;
But where's the Praiſe, if they their Subſtance ſwallow?

The Thing call'd *Credit*, with its glittering Beams,
Runs Men and Women on to great Extreams;
Who would ſeem higher, than perhaps they are,
And ſuch Ambition proves to them a Snare.
But is it *Credit* that doth work Man's fall?
Or ſome thing elſe that we may *Credit* call?
Another Name for it more fit I find,
Which is *Ambition* or a puff'd up Mind:
Who minds his Credit, will not Faſhions follow,
But careful keep what others lightly ſwallow.

The Houſe, the Habit, and the growing Score,
Are ne'er content, but ſtill doth crave for more:
The more there is, the more they all require,
From Such as do vain Glory much admire;
Until at length Decays they come to ſpy,
Their Credit made their Stock away to fly;
Large Bills appear which forthwith muſt be pay'd,
Their Credit's crack'd if that ſhould be delay'd;
And then ſuch Men are forc'd to go and borrow,
For to make up what they in vain did ſwallow.

Can we forget whence doth ſuch things enſue,
When our Experience brings unto our View
The common Fate of ſuch who ſpend their Store,
Not *Hands*, but *Wits*, are put to work for more;
For when that Vice a Want hath brought,
To fetch it up, ſtrange Ways are ſought;
And for Supplies, their ſecret Wants to hide,
All equal Dealings ſhall be laid aſide:
They'll ſtretch and reach, and ſuch Devices follow,
As will in time much Stock and Credit ſwallow.

When Men of Credit are in ſtock decay'd,
There is more borrow'd, than is ever pay'd;
They'll force a Trade, whilſt Caſh they can procure,
They'll ſwim as long as Time or Tide will dure:
This bad Exchange, they will not ſtick to make,
All honeſty ſhall go more caſh to rake;
Which makes this Eccho every where to ſound,
An honeſt Man is hard for to be found:
To find out one, my Counſel always follow,
Eye careful Men, who little Subſtance ſwallow.

Who ſell Eſtates, for which they never wrought?
Or who for Debt are to a Priſon brought?
Not Country Farmers, who, with painful Hand,
Amongſt their Servants help to Till their Land,
Who ſhuts up Shop, and o're the Ocean ſail,
Leaving their Friends their downfal to bewail?
But ſuch as did their Buſineſs too much ſlight,
Or haunt the Taverns both by Day and Night;
Which ſometimes makes their Correſpondents follow,
When they their own and others Stocks did ſwallow.

Were Men ſo wiſe, they would good Notice take
Of other Creatures, who Proviſion make,
For to prevent the Knowledge of much want,
And yet their Labour never makes them pant.
The active *Bee* our great neglects may check,
Who takes no care her Body for to deck;
By her Induſtry, Sweetneſs ſhe doth find,
A little Houſe doth well content her Mind;
In Summer-time her Labour ſhe will follow,
And Winter-Store ſhe will forbear to ſwallow.

The little Creature which we call an *Ant*,
In Winter ſeaſon is not known to want;
For that in Summer ſhe doth Meat prepare,
And lays it up in Store for Winter Fare,
Whoſe good Examples, did we all but take,
And for our Time a right Improvement make,
We ſhould not run out what we had too faſt;
And live in Credit whilſt our Lives did laſt.
If it be ſo, henceforth my Counſel follow,
And careful keep what others lightly ſwallow.

Threfore mind this, and if you want ſome Aid,
Take *Temperance* to be your waiting Maid;
Adviſing ſuch who are too Tid and Nice
In all Cocerns to take from her Advice;
Who is by Nature very Meek and Mild,
And never was by any means defil'd;
In decent Raiment ſhe is always clad,
Not over merry nor extreamly ſad:
Her Counſel take, and her Directions follow,
And you will ſave what others lightly ſwallow.

Ambitious Minds her Prudence will not know,
She takes her Seat always amongſt the low:
She will not buy the Thing that is too dear,
And ſaves thereby much Money in the Year:
Her watchful Eye doth ſeldom over-ſleep;
In decent Garbs her Family ſhe'll keep,
Their Meat in order ſhall provided be,
But ſtill without much Superfluity:
She is too prudent Faſhions for to follow,
And ſhuns ſuch Things as will her Subſtance ſwallow.

Were we ſo wiſe her Counſel for to take,
No waſte of Subſtance ſhould we ever make;
True *Temperance* would be a help at Hand
To *ſave* our Money, and to keep our Land,
And that's the Credit every Man ſhould prize,
The ſaving Hand to good Eſtates doth riſe:
In all Concerns ſhe is a certain Guide,
And from our Preſence will at no time ſlide;
Who is ſo bent her Counſel for to follow,
Preſerves in Store what others lightly ſwallow.

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